THE MEDIATING EFFECT OF TRUST IN THE RELATIONSHIP BETWEEN REPUTATION AND OPPORTUNISM TOWARDS COMMITMENT TO PAYING ZAKAT

Riza Reni Yenti *  
Faculty of Economics and Business, Andalas University, Indonesia

Aza Azlina Md Kassim  
Faculty of Business Management and Professional Studies, Management and Science University, Malaysia

Astri Yulia  
Faculty of Education and Social Sciences, Selangor University, Malaysia

ABSTRACT

The purpose of this study was to investigate the influence drivers for zakat payers to commit to paying zakat through the official zakat institutions. To execute this study, the Stimulus Organism Response (SOR) theory was used as the basis of the investigation in which stimuli will invite attention or interest from the recipients and produce responses. Data were collected through a survey questionnaire that asked the respondents’ opinions on reputation, opportunism, trust, and commitment from a mass Islamic lecture. We employed the Partial Least Squares program named Warp-pls 5.0 to analyse the data. The result shows that the reputation of the zakat institution stimulates zakat payers to trust it and commit to paying zakat. Nevertheless, opportunism is not been proved statistically. The result shows that the zakat institution must maintain and improve its reputation and look for other factors to stimulate zakat payers to pay zakat to the official institution for bigger zakat.

Keywords: Reputation, opportunism, SOR theory, zakat.

Received: 28 June 2021  
Accepted: 29 April 2022  
https://doi.org/10.33736/ijbs.4866.2022

* Corresponding author: Department of Accounting, Faculty of Economics and Business, Andalas University, Jalan Limau Manis, Kecamatan Pauh, Padang, Kota Padang, Sumatera Barat 25163. Tel: +(62)81221418029; Email: rizaryanti66@gmail.com
Zakat has a crucial role in the Muslim economy today. It can be used to improve the economic system whose role as an effort to develop a prosperous community, capable of working, as well as alleviate poverty and distribute assets (Sari et al., 2013; Shaikh & Ismail, 2017). In other words, the problems of life in society can be solved with funds from zakat (Hossain, 2012). The problem is like saving lives, improving the economy of the nation, helping re-establish a society, reducing the burden on the poor and the needy, reducing inequality in society, completing the needs of the recipient, and reducing the financial and mental problems.

All of these benefits can be obtained if the funds are available in sufficient quantities. Indonesia is the largest Muslim country in the world has great potential amount of zakat. The National Amil Zakat Agency (Baznas) formed by the government as the only institution in charge of collecting and distributing zakat, infaq, and alms funds. In carrying out its activities is supported by the Institute for amil zakat (Lembaga Amil Zakat/LAZ) formed by the community to collect and distribute zakat. LAZ is established with certain conditions that have been regulated by law and must report their activities to Baznas (Menteri Hukum dan Hak Asasi Manusia, 2011).

Nowadays, Baznas have not been able to realize the potency due to the lack of funds obtained from zakat payers for years (Ruslang et al., 2020). As an illustration, according to the zakat potency mapping indicator, zakat potency in 2019 was 233.6 trillion but only 10.2 trillion could be realized from 5,186,025 zakat payers (muzaki) (Baznas, 2020). Even though Indonesia’s Muslim population is more than 222 million people. The condition was triggered by a large number of zakat payers who did not commit to paying zakat through the institution. They preferred to pay to the amil zakat at mosques which had carried out religious rituals activities for a long time or hand it directly to zakat recipients (Owoyemi, 2020; Siska & Siswantoro, 2012). Moreover, most amil zakat did not have systematic program, control and evaluation which resulted on its influence on the social welfare was never known.

Commitment is a current effort for long-term gain. It exists through making sacrifices in the present (Bae & Ha, 2014; Richard & Zhang, 2012). The commitment of zakat payers is withdrawn in zakat regulations has been issued by the government but has not yet affected the commitment to pay it through Baznas (Ruslang et al., 2020). As a result, the objective of giving away zakat for economic improvement and public welfare is difficult to achieve.

Distrust in good governance is one of the reasons why zakat payers are reluctant to pay it to Baznas. Trust is established through improving service quality and customer satisfaction by controlling the transaction costs and building relationships based on the muzaki perspectives (Hou et al., 2020; Maghzi et al., 2011). Furthermore, it can support the individuals’ actions toward commitment (Akram et al., 2018). The commitment involves emotional orientation toward the organization, reciprocity between a person and organization and a moral duty to work together through all kinds of sacrifices in a short time to continue the relationship for a long time (Bae & Ha, 2014; Richard & Zhang, 2012).

Previous researchers found that zakat payers distrust the governance in zakat institutions due to their perception of issues in tax management as in corruption (Hutadjulu & Rante, 2018; Rahayu,
Besides, they are also confused about transparency, accountability and quality of zakat management (Ali et al., 2017; Akbar & Kayadibi, 2012). The implementation of the obligation to pay zakat is a moral obligation to God is established by personal awareness and individual beliefs (see Al-Quran surah 2 verse 43).

Perception is the outcome of understanding the available information using the abilities of hearing, seeing, smelling, touching, and testing (Qiong, 2017). In understanding the data, humans experience information overload and interference. Therefore, they will limit their attention to the important aspects of situations. Same stimuli can give different interpretation and make different actions as well. This study shows the stimuli which must be developed based on the perception of zakat payers that they can commit to paying zakat to Baznas. Based on the literature, some factors which come as stimuli perceived by fund providers can affect the trust to stay in an institution like zakat institution (Abioye & Adnan, 2013; Moraga et al., 2010; Wymer et al., 2021). These factors must be examined and the distrust problems with Baznas need be undertaken. Yet, the problem is not solved instantly. It is necessary to know the perspective of the parties involved. Therefore, the purpose of the study is to examine the impact of reputation and opportunism as stimuli toward zakat payers’ trust and commitment to paying zakat to its institutions. In addition, it is essential to determine the intermediary role of a trusty in the relationship between reputation and opportunism in the commitment to pay zakat to the institutions.

2. LITERATURE REVIEW

Zakat can be paid to either formal or informal institutions and the individuals in need. One of its goals, like taxation, is to support a country's economic growth. When zakat is paid to government institutions, this goal is hoped effectively achieved. This should not be doubted because our prophet and companions have exemplified it several centuries ago (Mubtadi & Susilowati, 2018). To commit paying zakat to Baznas, zakat payers in Indonesia must be persuaded to change their behaviour. Stimulus Organism Response (SOR) theory best capture this behaviour change process and was being used to investigate this paper.

2.1. *Stimulus Organism Response (SOR) Theory*

No matter how the community demands the changes. Realizing a changed behaviour need encouragement either within or outside of themselves. The SOR theory is employed to explain this condition, and useful as the base for a study in this research model. It also asserts that distinct environmental attributes act as stimuli, influencing perception or impacting the internal state of individuals and driving them to respond behaviourally (Islam et al., 2020).

The leading concepts in SOR are stimuli, organism, and individual response. The stimuli element is a provocation given to individuals. The objective is they change their attitude toward something. If the stimuli are rejected, it means they are ineffective. On the other hand, if the individual gives attention through an emotion such as pleasure, arousal, or dominance, it indicates that the stimuli have effective influence on the individual (Peng & Kim, 2014).

The theory assumes that the change of behaviour depends on the quality of the stimulus. The behaviour will change if the stimulation can encourage the individual to act because the individual
consciously gives attention, understanding and acceptance of these stimuli. Just say, zakat payers pay zakat to legal institutions, namely Baznas.

2.2. **Reputation and Trust**

Reputation refers to a person's perception of an organization's honesty and concern for its stakeholders (Chang, 2013). It displays an organization's ability to influence clients' perception and treatment, as seen by clients' continued use of its products or services, such as the relationship of Baznas and zakat payers (Verčič & Ćorić, 2018). Every shift in the organization's reputation is potent to direct its stakeholder relationships (Lange et al., 2011). It is necessary to be concerned since it appears as an indicator to supply an evaluation for the individual or organization. It will influence the decision-maker whether or not a good decision.

Zakat institutions like Baznas must also consider the reputational risks which may occur. The risk like implementing new rules on zakat regulation and organizational functions which have not run optimally. Another risk is the community has not been granted a good reputation, and the implementation of governance following the regulations and sharia has not been optimal. In addition, the use of zakat funds is not under the rules and religion, and the benefit of zakat recipients (mustahik) is not yet optimal. Zakat institution must manage all risks wisely before damaging its reputation (Ascarya et al., 2018).

All parties who collect, store, record and distribute zakat assets (Amil Zakat) must improve their image, reputation and credibility, especially transparency in carrying out responsibilities (Bahri et al., 2021). Amil's low performance in distributing zakat can cause a negative reputation in the community (Mubtadi et al., 2015), including the problem of corruption and fraud committed by zakat institution employees (Musa et al., 2017).

Therefore, Baznas must fortify itself from any efforts which lead to a decline in its reputation. Involvement with community elements incorporating social activities will increase the reputation, and social media must strengthen the influence of these activities (Benitez et al., 2020). In addition, human capital or amil zakat must be empowered to improve reputation (Ginesti et al., 2018). Furthermore, when managing zakat, both amil zakat and the government must consider the emergence of reputational risk, which leads to additional risk, namely reputation loss, like operating losses and negative media information (Eckert, 2017). Thus, the first hypothesis formulation was as follows:

\[ H1: \text{Reputation positively influences trust.} \]

2.3. **Opportunism and Trust**

Opportunism is the behavior which attempts self-interest fraudulently and sometimes occurs due to different goals between the parties involved (Hwang & Suh, 2017). Opportunism indicates negative signal and exerts a harmful effect on trust (Padma et al., 2017). So, there must be an effort to detect the existence of such opportunism. The dimensions to measure are as in limiting the spread of information, not fulling the obligation, avoiding bad action or talking dishonesty, refusal to adapt, violation making, and asking renegotiation with the use of force (Ahimbisibwe et al., 2012).
Opportunism does not always have a negative connotation. If it is associated with technology, there will be a positive side. Technology opportunism is an example, that is to say, the company's ability to sense and react to technological changes. Sarkees (2011) found technological opportunism and performance had significant impact. In addition, there is a relationship between market orientation and the increase of company performance when technological opportunism acts as a moderating variable (Voola et al., 2012). Next, high opportunistic behaviour and technology uncertainty will make the parties who depend on each other be involved in coopetition relationships (Chai et al., 2019). They will cooperate and have various agreements in many ways but still compete for market share and customers’ attention.

Besides, in the Islam region, opportunism is addressed through Islamic principles. The principles in Islam are the mechanism or principal elements which become the structure or completeness of the activity or situation explored based on the Qur’an and Hadith. Unfortunately, in social affairs, religion is often abandoned due to the environment contaminated by the influence of technological developments, culture or customs which deviate from sharia. As a result, capitalistic economics, opportunistic behaviour, hedonistic culture, selfish, individualistic social life and partial religious attitudes and materialistic education systems, even religious services are commercialized in various tariffs that turn guidance into a spectacle (Khoir, 2015).

Opportunism in zakat institutions like Baznas is analyzed using the application of agency theory. This application has positive impact on efficiency but harms opportunistic behavior. The asymmetry information can be possessed by amil zakat as the agent and the zakat payers (muzaki) as principal are the primary causes of amil zakat opportunism. Amil zakat has more information than the muzaki, while the muzaki may use their own personal or group interests because they have discretionary power (Syawaluddin, 2014). Hence, opportunistic behavior can be conducted by both amil zakat and muzaki.

Opportunism is associated with strong negative emotions in its activities (Paswan et al., 2017). Similarly, Joseph and Wibowo (2013) accumulate the consequences of opportunistic behavior which will give such a stimulus of long-term relationship performance. Granja and Wollni (2018) investigated the link between opportunistic behavior and trust in persons who had previously been exposed to opportunistic behavior. The conclusion is that positive signals from participants will increase trust but not vice versa. Beforehand, Padma et al. (2017) found that opportunism had a detrimental effect on trust and must be eliminated by using quality information leads to trust. Thus, the writers proposed the following hypothesis:

\[ H2: \text{Opportunism has a negative effect on trust.} \]

2.4. Reputation and Commitment

Nguyen et al. (2013) proved that corporate reputation had a positive effect on commitment, trust and loyalty. In addition, it also had a significant effect on a commitment to continuing relationships (Yasin, 2017). In other words, the organization should carry out a risk assessment which is detrimental to trust, commitment and continuity of the relationship. The result of the valuation is used to develop programs and plan to maintain that trust and commitment.
In the context of zakat, the risks of zakat institutions must be mitigated because they affect the quality of zakat management in the next period. The quality of amil zakat determines the level of risk management (Kholiq, 2021). Zakat institutions can improve the pattern of amil zakat recruitment and provide training on proper zakat management. Similarly, risk management will reduce when zakat institutions use rewards and punishments for professional amil and collaborate with the third parties in monitoring and supervising the distribution of zakat funds. It is hoped the muzaki will stay in Baznas when they feel satisfactory service. They receive incentives based on their preferences. They believe in well-integrated management systems, programs in the social sector and provide lessons to the public.

Sutomo et al. (2017) measured service satisfaction using compliance, assurance, reliability, tangible, responsiveness and empathy dimensions. Research findings showed that compliance, assurance, reliability and empathy dimensions were the predictors of service satisfaction. In addition, Kuncaraningsih and Ridla (2015) said that good corporate governance also influenced service satisfaction directly. Other antecedents are corporate social responsibility (CSR) based perceive identity, overall service quality (Yasin, 2017), ethical brand (Alwi et al., 2017), and national culture (Bhatti, 2018).

In the social field like poverty alleviation, the government and zakat institutions have the same goal. But the lack of coordination makes the assistance provided overlap and does not provide optimal results (Halimatusa’diyah, 2015). If this condition is allowed, then, in the long run, it will threaten the reputation of philanthropic organizations in Indonesia, including zakat organizations. Thus, the study formulated the third hypothesis as follows:

\[ H3: \text{Reputation positively influences commitment.} \]

2.5. Opportunism and Commitment

Opportunistic behaviour or opportunism refers to specific actions taken by one party in an unequal arrangement with other related parties (Chai et al., 2019). Opportunistic behaviour means revealing one of the human characters. It differentiates nature, physically, mentally, emotion, behaviour, feeling, social relations and so forth (Toure et al., 2018). Opportunism emerges because of the need to respond to a situation to defend itself (Bodrov, 2014; Hawkins et al., 2012).

In the religiosity aspect, they assume that paying zakat directly to the closest recipient (mustahik) is far better than giving it to its institution. The location of zakat institutions, unsatisfactory services and distrust of the zakat institutions as zakat distributors are also recorded as reasons. Additionally, if their income is getting higher, then they will be handed over zakat to a more organized zakat institution. On the other hand, they define the function of zakat as being very beneficial, namely: avoiding social jealousy between the able and the non-poor; reducing poverty; ridding themself of misery; reducing crime rates; drawing closer to God; increasing faith and obedience.

As a result, the amount of zakat which goes to zakat institutions is not enough to run the programs like poverty alleviation due to lack of funds. And this is also evidenced by previous research in which opportunism has negative relationship with commitment (Yen & Hung, 2017). Thus, formulate the fourth hypothesis was:
H4: Opportunism has a negative effect on commitment.

2.6. Trust and Commitment

Baznas committed to implementing Law no. 23 of 2011 on zakat management in fundraising and then distributing the funds that provide a sense of comfort for the payers and the recipients. A lot of researches have been done to see and evaluate Baznas actions. Several factors inhibit the collection of zakat. They were lack of awareness pay zakat, regulations, amil ability, and level of disclosure (Sapingi et al., 2017; Ahmad, 2016; Nurhayati & Siswantoro, 2015; Rahayu, 2014). At the same time, beliefs, religious commitment (religiosity), knowledge, using new technology leads to an attitude and then the attention to act (Aziz et al., 2019). On the other hand, muzaki did not transfer their zakat to Baznas because they had an emotional relationship with mustahik, the issue of corruption by the government, had no willingness to spend wealth and lack of socialization (Hutadjulu & Rante, 2018; Rahayu, 2014).

Trust is a predictor of commitment (Lewicka, 2015; Purnasari & Yuliando, 2015). Without trust, it is difficult to expect that people will maintain their relationship with the organization. Based on the above discussions, the fifth hypothesis was:

H5: Trust has a positive effect on commitment.

2.7. Trust as Mediating Variable

Zakat and tax in Indonesia emerge as multiple payments. Zakat payment is obliged by the religion. Meanwhile, tax payments are commanded by the government. Tax rules force taxpayers to pay taxes timely (Purnamasari & Sudaryo, 2018). There are many ways to get people to pay taxes, like admonition letters, warning letters, distress warrants, and the sequestration of assets. Otherwise, there are no sanctions for the zakat payers who are reluctant to pay zakat, so they are free to choose to whom their zakat will be given, as in surau, mosque, their relative, Islamic boarding school, or zakat institution - call Baznas (Sari et al., 2013).

Zakat payers are encouraged to pay zakat to its institutions by reducing taxes for those who have paid it to zakat institutions (Ruslang et al., 2020). Nevertheless, it does not increase the number of zakat payers significantly. Distrust is assumed to cause the condition (Rahayu, 2014). Therefore, it is crucial to look at the determinants of trust in zakat institutions. This research used reputation, and opportunism, as determinants of trust. Determinants of trust served as support, trust as an organism, and commitment as an end response based on SOR theory. Therefore, the sixth and seventh hypotheses were stated as follows:

H6: Trust mediates the relationship between reputation and commitment.
H7: Trust mediates the relationship between opportunism and commitment.
3. RESEARCH METHOD

To distribute zakat through Baznas is a decision made by zakat payers. The government has not forced them to pay it to the authorized institutions. Therefore, the zakat institution's ability stake to offer the right stimulus. In the SOR model, a stimulus is an independent variable, an organism as a mediator, and a response as the dependent variable. The stimulus in this study were reputation and opportunism, organism was trust and commitment to paying zakat in formal zakat institutions was the desired response. Figure 1 below illustrates the relationships and effects hypothesized above.

Figure 1: Overview of Research Model

![Research Model Diagram]

3.1. Research Data

The population of zakat payers not recorded and unknown precisely, so that sampling technique in this research is non probability sampling. The data was obtained from a questionnaire distributed to respondents attending the Mass Islamic Lecture (Tabligh Akbar) at six gathering points in West Sumattra, Indonesia in 2018. The event was attended by all components of the community from West Sumatera. The participants of each even were estimated to be 5,000 - 10,000 Muslims. The number of respondents who participated in this study was 1,000; however, after the data screening and cleaning process, we got 842 data were used for analysis. This condition still went with Sekaran and Bougie (2016) who stated that sample size is sufficient for a population of more than 1 million people.

The questionnaire consists of four sections. The section are reputation, opportunism, trust and commitment. The questionnaire was developed by adapting the instruments used by Abioye and Adnan (2013), Moraga et al. (2010), and Morgan and Hunt, (1994). We translated the questionnaire into Bahasa Indonesia and conducted a pilot study before using the questionnaire. Likert scale response point 1-6 was employed namely strongly disagreeing to strongly agreeing, not the odd number as suggested by Kothari (2004).

The decision to use an even or odd Likert scale is the number of respondents who responded neutrally or indifferently or the respondent’s courage to express an attitude when choosing (Joshi et al., 2015). Chomeya (2010) found respondents’ tendency when they could not express their attitude or opinion, then they fill in neutral (midpoint). He compared construct validity, discrimination, and reliability among Likert's scale 5 and 6 points, and Likert's scale 6 points had a greater tendency of discrimination and reliability than Likert's scale 5 points. Therefore, the study used the 1-6 scale because more than 40% of the respondents chose neutral based on the results of the pilot test.
We also collected several of demographic information of the respondents to establish and explain the profile of our respondents. The demographic data include age, gender, marital status, previous education, occupation, average income per month and the mechanism to pay zakat.

### 4. DATA ANALYSIS

Warp-pls5.0 is used to analyse data and test the model. SEM-PLS is a predictive technique is used to handle many independent variables in one analysis. The application does not require many assumptions or conditions such as normality or multicollinearity tests. In addition, SEM-PLS can also estimate the indirect effects commonly used as a quantification of mediating effects.

#### 4.1. Demographic Respondents’ Profile

Based on the respondents’ profiles, the respondents in this research have represented the population. 1,000 respondents were involved in this study. 842 data is analysed only, and others are omitted because of a lack of data. Fifty-four per cent (54%) were female, while the rest were male. Forty-seven per cent (47%) aged 36 to 50, eighty per cent (80%) married, thirty-nine per cent (39%) held a bachelor’s degree, twenty-seven per cent (27%) worked as a civil servant, sixty-five per cent (65%) earned income per-month below IDR 5,000,000- and seventy per cent (70%) calculated and paid zakat individually. However, the respondents were still able to represent the outcome of this study because it did not aim to distinguish the respondents’ profiles.

#### 4.2. Research Model Test

The research model test illustrates the suitability of the relationships between variables in the study. Warp-pls5.0 calculation results in table 1 indicated that the study has a good research model.

<table>
<thead>
<tr>
<th>Table 1: Model Fit and Quality Indices</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Description</strong></td>
</tr>
<tr>
<td>Average path coefficient (APC)</td>
</tr>
<tr>
<td>Average R squares (ARS)</td>
</tr>
<tr>
<td>Average Adjusted R Square (AARS)</td>
</tr>
<tr>
<td>Average Block VIF (AVIF)</td>
</tr>
<tr>
<td>Average Full Collinearity VIF (AFVIF)</td>
</tr>
<tr>
<td>Sympson’s Paradox Ratio (SPR)</td>
</tr>
<tr>
<td>R-squared contribution ratio (RSCR)</td>
</tr>
<tr>
<td>Statistical suppression ratio (SSR)</td>
</tr>
<tr>
<td>Nonlinear bivariate causality direction ratio (NLBCDR)</td>
</tr>
</tbody>
</table>

*Source: Author’s calculation.*

#### 4.3. Reliability Test

Reliability tests are necessary to ensure that the instruments are consistent present without bias. The expected value is higher than 0.60. The data processing result with Warp-pls5.0 in table 2 shows that all instruments in this study have good internal consistency.
The Mediating Effect of Trust in The Relationship Between Reputation and Opportunism Towards Commitment To Paying Zakat

Table 2: Reliability Test

<table>
<thead>
<tr>
<th>Latent Variable</th>
<th>Composite Reliability Coefficients</th>
<th>Cronbach Alpha Coefficients</th>
<th>Result</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reputation</td>
<td>0.948</td>
<td>0.918</td>
<td>Reliable</td>
</tr>
<tr>
<td>Opportunism</td>
<td>0.942</td>
<td>0.911</td>
<td>Reliable</td>
</tr>
<tr>
<td>Trust</td>
<td>0.959</td>
<td>0.948</td>
<td>Reliable</td>
</tr>
<tr>
<td>Commitment</td>
<td>0.915</td>
<td>0.876</td>
<td>Reliable</td>
</tr>
</tbody>
</table>

Source: Author’s calculation.

4.4. Validity Test

The validity test shows the suitability of each indicator with the theory used to define a construct. There are two tests used convergent validity and discriminant validity. Convergent validity is measured using the cross-loading factor and average variance extracted (AVE), while discriminant validity is latent variables with square roots of AVE. The expected value for cross-loading factor and AVE value is higher than 0.50, and the root value of AVE of the same variable is higher than the value of the root of AVE in different variables. The Warp-pls5.0 test results in Tables 3, 4 and 5 show that all items used are valid.

Table 3: Combined Loading and Cross Loadings Factor

<table>
<thead>
<tr>
<th>Latent Variable</th>
<th>Reputation</th>
<th>Opportunism</th>
<th>Trust</th>
<th>Commitment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reputation_1</td>
<td>0.924</td>
<td>0.000</td>
<td>0.007</td>
<td>0.040</td>
</tr>
<tr>
<td>Reputation_2</td>
<td>0.934</td>
<td>-0.015</td>
<td>-0.007</td>
<td>-0.034</td>
</tr>
<tr>
<td>Reputation_3</td>
<td>0.923</td>
<td>0.015</td>
<td>0.001</td>
<td>-0.007</td>
</tr>
<tr>
<td>Opportunism_1</td>
<td>-0.047</td>
<td>0.889</td>
<td>-0.014</td>
<td>0.094</td>
</tr>
<tr>
<td>Opportunism_2</td>
<td>0.022</td>
<td>0.962</td>
<td>-0.057</td>
<td>0.010</td>
</tr>
<tr>
<td>Opportunism_3</td>
<td>0.001</td>
<td>0.902</td>
<td>0.111</td>
<td>-0.094</td>
</tr>
<tr>
<td>Trust_1</td>
<td>0.011</td>
<td>-0.024</td>
<td>0.900</td>
<td>0.000</td>
</tr>
<tr>
<td>Trust_2</td>
<td>0.023</td>
<td>-0.055</td>
<td>0.912</td>
<td>-0.014</td>
</tr>
<tr>
<td>Trust_3</td>
<td>0.089</td>
<td>-0.000</td>
<td>0.890</td>
<td>0.050</td>
</tr>
<tr>
<td>Trust_4</td>
<td>0.021</td>
<td>0.007</td>
<td>0.898</td>
<td>0.012</td>
</tr>
<tr>
<td>Trust_5</td>
<td>-0.129</td>
<td>0.031</td>
<td>0.885</td>
<td>-0.007</td>
</tr>
<tr>
<td>Trust_6</td>
<td>-0.029</td>
<td>0.048</td>
<td>0.863</td>
<td>-0.047</td>
</tr>
<tr>
<td>Commitment_1</td>
<td>0.036</td>
<td>0.033</td>
<td>-0.043</td>
<td>0.847</td>
</tr>
<tr>
<td>Commitment_2</td>
<td>0.040</td>
<td>-0.014</td>
<td>-0.109</td>
<td>0.882</td>
</tr>
<tr>
<td>Commitment_3</td>
<td>0.031</td>
<td>-0.069</td>
<td>-0.012</td>
<td>0.874</td>
</tr>
<tr>
<td>Commitment_4</td>
<td>-0.110</td>
<td>-0.054</td>
<td>0.168</td>
<td>0.812</td>
</tr>
</tbody>
</table>

Source: Author’s calculation.

Factor loading for each factor is highlighted (see table 3). All of the loadings are higher than the cut off value of .500, indicating that all factors included in this study were valid. The AVE values on the diagonal highlighted in table 4, also show a high validity of each construct. For this confirmation, we proceed with the structural model analysis.
Table 4: AVE and Correlation Among Latent Variable with Sq. Rts of Aves

<table>
<thead>
<tr>
<th></th>
<th>AVE</th>
<th>Reputation</th>
<th>Opportunism</th>
<th>Trust</th>
<th>Commitment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reputation</td>
<td>0.859</td>
<td>0.927</td>
<td>-0.091</td>
<td>0.752</td>
<td>0.693</td>
</tr>
<tr>
<td>Opportunism</td>
<td>0.843</td>
<td>-0.091</td>
<td>0.918</td>
<td>-0.096</td>
<td>-0.072</td>
</tr>
<tr>
<td>Trust</td>
<td>0.795</td>
<td>0.752</td>
<td>-0.096</td>
<td>0.891</td>
<td>0.697</td>
</tr>
<tr>
<td>Commitment</td>
<td>0.730</td>
<td>0.693</td>
<td>-0.072</td>
<td>0.697</td>
<td>0.854</td>
</tr>
</tbody>
</table>

Source: Author’s calculation.

5. RESULT

The level of trust used in this study was 5%. The hypothesis will be accepted if the value of $p<0.05$. The results of the calculation of Warp-pls5.0 are as follows:

Figure 2: Warp-pls5.0 Output Results

Based on analyzing the output above can be summarized that four hypothesis was accepted and the rest was rejected. Table 5 informs the output result:

Table 5: Summary of Research Result

<table>
<thead>
<tr>
<th>Hypothesis</th>
<th>Description</th>
<th>Path coefficient</th>
<th>P.value</th>
<th>Ideal P.value</th>
<th>VAF</th>
<th>Result</th>
</tr>
</thead>
<tbody>
<tr>
<td>H1</td>
<td>Rep $\rightarrow$ Trs</td>
<td>0.75</td>
<td>&lt; 0.001</td>
<td>&lt; 0.05</td>
<td>-</td>
<td>Accepted</td>
</tr>
<tr>
<td>H2</td>
<td>Opp $\rightarrow$ Trs</td>
<td>0.03</td>
<td>0.21</td>
<td>&lt; 0.05</td>
<td>-</td>
<td>Rejected</td>
</tr>
<tr>
<td>H3</td>
<td>Rep $\rightarrow$ Comt</td>
<td>0.39</td>
<td>&lt; 0.001</td>
<td>&lt; 0.05</td>
<td>-</td>
<td>Accepted</td>
</tr>
<tr>
<td>H4</td>
<td>Opp $\rightarrow$ Comt</td>
<td>0.00</td>
<td>0.48</td>
<td>&lt; 0.05</td>
<td>-</td>
<td>Rejected</td>
</tr>
<tr>
<td>H5</td>
<td>Trs $\rightarrow$ Comt</td>
<td>0.41</td>
<td>&lt; 0.001</td>
<td>&lt; 0.05</td>
<td>-</td>
<td>Accepted</td>
</tr>
<tr>
<td>H6</td>
<td>VAF Rep$\rightarrow$Comt</td>
<td>44%</td>
<td></td>
<td></td>
<td>-</td>
<td>Accepted</td>
</tr>
<tr>
<td>H7</td>
<td>VAF Opp$\rightarrow$Comt</td>
<td></td>
<td></td>
<td></td>
<td>-</td>
<td>Rejected</td>
</tr>
</tbody>
</table>

Source: Author’s Calculation

This study used the causal step approach as suggested by Baron and Kenny (1986) to analyse the effect of the mediating variable. Then, the mediation effect is counted using the variance accounted factor (VAF) value to estimate the ratio of the indirect effect to the total effect. Hair et al. (2014) states that mediation does not exist if the VAF value is below 20%, mediation is partial when the VAF value is 20-80%, and perfect mediation if the VAF value is more than 80%. On the other
hand, mediation effects or mediators indicate the relationship between exogenous and endogenous constructs through connecting or intermediate variables which are calculated by the formula:

\[
VAF = \frac{(a * b)}{(a * b + c)} \quad \text{(1)}
\]

indirect effect coefficient / total effect coefficient \quad \text{(2)}

Description:

\( a \) = coefficient value of independent variable/exogenous variable on mediation variable.
\( b \) = coefficient value of mediation variable on dependent variable/endogenous variable.
\( c \) = coefficient value of independent variable on dependent variable/endogenous variable.

6. DISCUSSION

The purpose of this research was to look into the influence of reputation and opportunism on the trust and commitment of zakat payers to pay zakat at official zakat institutions - call Baznas. Stimulus Organism Response (SOR) theory was adapted to explain the factors that influence zakat payers to pay zakat at the Baznas.

The results of the study shows that reputation encourages zakat payers to trust and commit to paying zakat at Baznas. The coefficient capturing the influence of reputation on trust is 0.75, indicating a strong influence. However, Baznas should not be careless with this condition because reputation is volatile, and any change will affect the relationship (Lange et al., 2011). Non-profit organizations' performance is measured not only based on economic aspects, but also on the way they serve and empower the client (Dimyati, 2018). This is done by building communication with the public through mass media, brochures and websites. In addition, organizations must provide facilities for consultation, conduct training or counselling, participate in community activity, then Baznas will be increasingly recognized.

The coefficient value for the influence of trust on commitment is 0.41, indicating a moderate influence which means that although they trust zakat institutions, not all of them are committed to paying zakat in zakat institutions. One of the determinants of commitment was trust. On the other word, the higher trust, the higher commitment (Lewicka, 2015). Therefore, all antecedent of trust must be maintained and improved. Organization must maintain the trust antecedent consist of government values, public service satisfaction, and other contextual factors which relate to be trust in government as in government competency, individual expectation and preferences (Murtin et al., 2018).

Next, the coefficient value of reputation on commitment is 0.39 indicating that reputation stimulates the zakat payers to transfer there to zakat institution. A low coefficient value below 50% indicates that zakat payers do not fully have a good reputation among the community members although they believe in the existence of the institution. Unfortunately, reputation cannot be obtained instantly; it needs a long time to be seen and assessed by the public. Reputation is established through the communication process with the public and the ability of management or amil zakat to retain a good attitude to attract public sympathy (Dimyati, 2018). Therefore, the zakat institution
must improve its reputation through branding, service quality, and increasing the knowledge about religiosity.

Moreover, Reonald (2016) said the relationship between reputation and commitment was a direct relationship not through mediating variables. Otherwise, Nguyen et al. (2013) said vice versa. This research has proved that the relationship between reputation and commitment can be directly and also through mediating variables. The advantage is, the use of mediating variables can strengthen a relationship. This means that reputation becomes a stimulus to change the behaviour of zakat payers to commit to paying zakat after responding to stimuli through trust.

Baznas must take care of their reputation. It is important to do because zakat management errors and infractions will harm the organization's reputation. The enhancement of the zakat law, which does not provide clarity in its application, weakens its reputation. For example, there are no principles for sharia governance implementation, no standard operating procedures to manage zakat institutions across Indonesia and no sharia audits (Amalia, 2018). Therefore, the synergy between the government as the legislator and Baznas and LAZ as implementer will greatly determine the reputation official zakat institution in Indonesia.

The muzaki’s wishes must also be met to preserve a good reputation. Clear laws, technology-based services, socialization and promotion, and zakat as a tax credit are preferred by muzaki (Setianingrum et al., 2021). It indicates that muzaki wants the government to adopt a rule which declares that paying zakat equates to paying taxes. As a result, muzaki is no longer plagued by two loads. It will boost people's trust in the government and Baznas reputation. When the government fails, negative impacts will occur, including a decrease in donations, a bad image, and even the collapse of the organization.

On the other side, this study rejected opportunism as a stimulus for trust and commitment. The study rejects opportunism as a stimulus of trust and commitment to the zakat institution. Because the p-value is higher than 0.05 and there is no correlation (the coefficient is 0). Opportunism in Al Quran is one of the human characters which are called munafiq (hypocrite). Character is the nature that distinguishes between one and another built since a baby in the womb, whether physically, psychology, socially, mentally, confidently, emotion, feeling, behaviour, social relations and actions (Toure et al., 2018).

We are not able to identify the perception of hypocrisy in this study because the question items employed cannot capture this conduct, which constitutes the study's shortcoming. So, the next researcher can look back on this opportunistic and apprehend the facts using other questions or patterns. Believers, unbelievers, and hypocrites are the three human characteristics described in the Qur'an. Believers and disbelievers have distinct personalities, whereas hypocrites can adapt to any situation that benefits them or their group, appearing to be a believer or unbelievers dependent on personal or group interests (see Al Quran surah Al Baqarah verse 14). Furthermore, the next researcher can use the inverse construct to be non-opportunism as offered by Ghazali et al. (2016).

The findings of the study supported the zakat payers’ behaviour literature by providing an expanded view of muzaki perceived trust and commitment (Qalati et al., 2021; Keh & Xie, 2009). In addition, based on SOR theory, behaviour change will depend on the quality of the stimulus (Peng & Kim, 2014). This study has proven that stimuli can affect directly or through a reinforcement or
Mediation component. Stimulus will have a direct effect when there are conditions which force the commitment as in the enactment of laws by the government in power (Rais et al., 2020). In addition, the government is responsible for preparing the rules which guarantee zakat payers pay their zakat to its institutions. It also must prepare all facilities which have to relate with the zakat management. At the same time, Baznas and LAZ make the programs and implement them to carry out their obligations as zakat fund collectors and distributors. They must cooperate appropriately so that activities are not concentrated in the same area.

7. CONCLUSION

Based on the results, it can be concluded that the relationship between reputation and commitment to paying zakat is significant through trust as the mediator. This research provided evidence that reputation can encourage zakat payers to trust zakat institutions and respond to them in form of positive actions, namely committing to pay zakat. Opportunism, on the other hand, cannot be statistically established to influence trust and commitment in this paper. Moreover, SOR theory used in this research and succeed to see the relationship of stimulus, organism or reinforcement and respond between reputation, trust and commitment either directly and indirectly.

Opportunism cannot be proven to have the relationship with trust and commitment statistically, because this paper has been able data were collected in the religious environment (tabligh akbar). But this must be followed up further because if it is not detected, it can destroy the organization. It is very important to see because of it will emerge to respond a situation which threaten or harms the opportunistic actor.

Therefore, for the next research, it is necessary to identify respondents based on the level of religiosity that the causes of the low realization of zakat collection can be revealed. Besides, the studies which look for other factors like peers, family and employer pressure that encourage people to pay zakat to the official zakat institution also can be executed.

REFERENCES


The Mediating Effect of Trust in The Relationship Between Reputation and Opportunism
Towards Commitment To Paying Zakat

Istinbath, 19(1), 78–95.